Certificate Number: 13858-PAE-DE-039187975

Bankruptcy Case Number: 18-10958



13858-PAE-DE-039187975

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 27, 2024</u>, at <u>12:16</u> o'clock <u>PM EST</u>, <u>Laura Paulette Hall-Carney</u> completed a course on personal financial management given <u>by internet</u> by <u>MoneySharp Credit Counseling Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: December 27, 2024 By: /s/Marco Vera

Name: Marco Vera

Title: Counselor